N. Y. LIFE'S LEGISLATIVE FUND

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Fourtfeing tofices the Armstrong pour accorporation, easter fay, John & Metall. promisees of the New York fafe, fall in integt of the proper which that mattrition have opposed by the land six years in famourable cing femiliation to the finited States and

The payments made by the New York fafe in that period amounted to \$600 127 mg of this amount free out or was paid to follow. Andrew Hamilton, who, Mr. Molati admitted, has entire charge of legislative States and Canada. That amount does not however include the \$250 000 which; according to Mr. McCall's feetiment a work or more ago, was paid to Hamilton for may in acquiring real estate in the rear of the home office building.
The \$235,000 was deposited by Hamilton

in the State National Bank in Albany, and was checked against until, on September 19 last only \$176 was left, although no accounting was ever made by Hamilton to the company. The fact was disclosed venter-inv, also, that Hamilton, in addition to the \$170,000 and the \$235,000, has \$75,000 more of the New York Life Insurance Company's money which, so far as the testishows, has never been accounted for. This \$75,000 was paid to Hamilton in 1904

for the purpose originally of taking up the State taxes on the New York Life's premiums for the year 1903. But the money, brough an understanding with President McCall was used by Hamilton in connec tion with his legislative work. This makes a total of nearly \$8.00,000 which has been paid to Hamilton by the New York Life in the last six years, and for which, according to President McCall's testimour, the New York Life has no vouchers except Hamil-

HAMILTON TO GET \$165,000 TRIS YEAR. Mr. McCall testified that he thought the "Judge's" bill for the current year, including an item of about \$00,000, representing share of a recovery for the New York Life in a suit against this State, would amount to about \$165,000.

Mr. McCall declared that his company was "badgered and harassed to death" in every State in the Union in the first four or five months of each year by the introduction into the Legislatures of strike bills. He asserted that in his opinion three-fourths of the insurance bills introduced in the Legislatures of the United States are nothing more or less than blackmailing measures. The managements of the insurance companies, he said, really are frightened sometimes at the magnitude of these measures, and it is for the purpose of combating them that the New York Life maintains its legislative department, with Hamilton at its head.

M'CALL KNOWS OF NO POOL.

Mr. McCall denied all knowledge of a pool among the three big insurance comexpenses incurred in "superlegislation all over the United vising legislation all over the United States. Alfred W. Maine, associate audi-tor of the Equitable, testified before the investigating committee last week that there was such a pool and that the expenses of the legislative representatives were divided equally among the New York Life, the Mutual and the Equitable. Mr. McCall said that Judge Hamilton had

full sway in the matter of legislation, and that President McCall knew nothing either about the manner in which Mr. Hamilton disposed of the money paid to him or of any arrangements which he might have made with the representatives of other

the Mutual's legislative man, but Mr. Thum-mel, the New York Life's president said. was retained on only two occasions, when it was thought that he was best fitted to meet the situations. One of these occasions was when efforts were being made in Washington last year to put through a bill pro-viding Federal control of insurance com-

viding Federal control of insurance companies.

Mr. McCall admitted also that the New York Life had paid W. J. Holden of Massachusetts a salary of \$3,000 for three years. Mr. Holden at one time was also in the pay of the Equitable. The New York Life also, according to the evidence adduced yesterday, paid W. H. Bulkley of Albany several checks aggregating \$17,200.

Mr. McCall, in addition to reiterating his denial that any of the New York Life's money had with the knowledge of its officers gone directly for influencing legislators, declared yesterday that so far as he knew none of the Hamilton funds had been expended in assisting the campaign of any public official.

In regard to the contributions to the Benublican national campaign committees.

In regard to the contributions to the Republican national campaign committees, amounting to \$150,000, Mr. McCall said that he had absolutely no understanding amounting to \$100,000, Mr. McCair said that he had absolutely no understanding with the Republican managers in either of the three campaigns to which the New York Life contributed as to any favors which the New York or insurance companies in general might expect in return for the

McCall reported that he had been unable after a thorough search to find any entry on the New York Life's books of the payment of \$50,000 in the campaign of 1896 or of the payment of a like amount to the Republican national committee in 1900. Republican national committee in 1900. These payments were made by Treasurer Gibbs, who is dead. The only way that President McCall could suggest by which Mr. Gibbs could have made the payments without leaving any record was by taking \$100,000 from the profits made in some transaction and reporting a smaller return than was actually made.

Mr. McCall was asked how it was that after the campaign in 1996. Theodors Ranta the

Mr. McCall was asked how it was that after the campaign in 1896 Theodore Banta, the cashier of the New York Life, had made an affidavit for Gov. Culberson of Texas to the effect that the New. York Life had not con-tributed to the campaign fund. The witness said that he had turned the Governor's request for this information over to the company's legal department and knew noth-ing of an affidavit having been made until recently.

METROPOLITAN LOAN TO M'CALL.

The fact was brought out at yesterday's hearing that President McCall has had a call loan of \$50,000 from the Metropolitan hearing that Fresident McCall has had a call loan of \$50,000 from the Metropolitan Life Insurance Company for two years, paying an interest rate of only 1½ per cent. It will be recalled that John H. Hegeman, president of the Metropolitan Life Insurance Company, carried a loan for an equal amount at the same interest rate with the New York Life for several years. Mr. McCall yesterday disclaimed all knowledge of the Hegeman loan. Mr. McCall is a director of the Metropolitan Life, but he said that he could see no impropriety in his taking money from that institution at the rate of interest which he was paying.

Mr. Hughes, counsel for the committee, brought out at yesterday's hearing also the fact that the New York Life owns an apartment house at 49 West Seventy-second street, four of the six apartments in which are occupied by relatives of President are occupied by relatives of President McCall. The company's income from this apartment represents 2.35 per cent. on the

Mr. McOall was on the stand the greater part of the day, being the first witness called. James McKeen, the associate counsel, took up with him at first insurance matters proper, such as the deferred divi-dend system and the methods employed by the companies in accumulating their enormous reserve funds.

W. Woods the New York Life a chief acting a agreement that it was assumed to goe the description of incidents from York Life panel a higher corresponding the York Life panel a higher corresponding to the agentic for advantage this class of biomerous frame if the for writing ordinary life publisher from the common frame of biomerous fact a first formation of biomerous fact a first formation of biomerous fact a first formation of biomerous fact and on example to go the first formation for a first formation of biomerous fatter for copies and first formation factor of the first formation of the first formation of the first formation and first formation for a first formation of the first formation and first first formation are formation to contain the first formation are formation to contain the first discription are formation of the first first formation are formation to contain the first first first consists after the first first formation are formation as many first first

Mr. Mr. Call be ignest that the results above that there is much more point to a temperar distinguishment or tensing point first the distinct of the country that are more than on the atmost distinguishment of the atmost distinct that in effect the immense and accompating the atmosphere which the compating the atmosphere which the compating practically feels at itserty to see antit the time capas when a dividend has get to be part. There was introduced into the actionics a letter written by one of the New York lafest actuaries in 1991 to the manager of the Paris office, in reply to a request for an explanation as to why the increase in the New York lafest actipated in 1991 to the reaction of the Paris office, in reply to a request for an explanation as to why the increase in the New York lafest actipated for the reaction of the Paris office, in reply to a request for an explanation as to why the increase in the New York lafes actipated for the reaction of the paris office, in the letter it was stated that the New York lafe had been accorded according to the period of the principle for the purpose of purchasing new business.

That is, the New York lafe was obtiged to take from its surplus fund temperarily an amount sufficient to cover the reserve of a per cent. required by the New York State laws on the business written in 1992. The first year premiums received on the policies for 1907 were not sufficient, it was shown, to make up the reserve for that year. This was because of the heavy expenses incurred in writing the new business.

The same practice of borrowing money from the aurplus to cover the reserve is followed, it was shown, almost every year, but it was decided by the New York Lafe.

followed, it was shown, almost every year, but it was denied by the New York Lafe officers that the heavy expense occurred in the rush for new business of the deferred dividend type was at all detrimental to the old policyholders.

STATER BILLS AND A REMEDY.

STATEE BILLS AND A REMEDY.

It was early in the morning session when Mr. McCail made his statement in regard to the attempts to blackmail the insurance companies by Legislatures all over the country. Said be:

"With the beginning of every year, I dare say, it is the feeling of every executive officer—I know it is of myself—that for the ensuing five or six months we shall be badgered and harassed to death in every State in the Union by the introduction of bad bills of every kind. Sometimes men of honor will feel they have a right to amend a law, and their motives are all right, but mainly the general insurance legislation of this country, if you will follow it, emenates from people who are desirous of striking at insurance companies. I may even continue that further and say that I believe that three-fourths of the insurance bills introduced in the United

I may even continue that further and say that I believe that three-fourths of the insurance bills introduced in the United States are blackmailing bills, until, as I have said, the managements of these companies really tremble in the beginning of the year as to what they have to encounter during the following six mouths.

"It is," continued Mr. McCall, "a condition which I think your committee, if it will, Mr. Chairman, can do much to provide against if it will but pass a law similar, if you will, to the Massachusetts law, which has been very effective. I think that every bill introduced should be lodged or reported in the office of the Secretary of State-every insurance bill—the introducer mentioned and on the corresponding page the name of the author, attorney or agent selected by the corporation to oppose or favor that measure. In that way every bill will have its record and every man appearing at the Capitol or before a committee also will be recorded on this book of the Secretary of State, and then, when the Legislature, if you will, compels the officers of the companies under oath to state exactly how much they have paid their agents and their attorneys you will have very much less blackmailing legislation and fewer opportunities for blackmailers to strike at insurance companies."

It was Lawyer McKeefi who asked Mr. McCall whether there was any intimation,

It was Lawyer McKeen who asked Mr. McCall whether there was any intimation, direct or indirect, of a quid pro quo to the New York Life from the Republican national organization in return for its contribution of \$50.000 in the last campaign.

"Not the alightest statement of that kind," said Mr. McCall, "was made. Insurance has been held not to be commerce, and how

ompanies.

Mr.McCall admitted that the New York our Republican Government at Washington Our Republican Government At Washingto

THE \$50,000 CAMPAIGN FUND PUZZLE. Mr. Hughes then took up the examination. He told Mr. McCall that the committee was greatly interested to learn how it was possible under a proper system of bookkeeping and under a proper supervision of the New York Life's funds for \$50.000 to be used without any trace being left of it. This is what Mr. McCall says happened in 1896 and

1900.
"All I can say regarding that," replied Mr. McCall, "is that I assume it went out. I don't know that it did."

I don't know that it did."

Q. Well, is your testimony to the effect that the contribution was made then based simply on a surmise that Mr. Gibbs, the treasurer, tendered it to it? A. Just on the fact that he said to me: "I know no fault will be found with what we have done in the premises."

Mr. Gibbs, Mr. McCall testified, had never given him any further information on the

Mr. Gibbs, Mr. McCall testified, had never given him any further information on the subject of the payment, but Mr. McCall had assumed that the money had been turned over by him to the Republican campaign committee.

The witness couldn't recall the affidavit which was made by the New York Life's cashier at the request of the Governor of Texas to the effect that no contribution was made in 1896.

made in 1896.

"The representative of Gov. Culberson came to my office," said President McCall, "and said he was authorized to make certain inquiries about our business in connection with the campaign. I practically told him at that interview that while I was quite willing to give him every information. nection with the campaign. I practically told him at that interview that while I was quite willing to give him every information on the subject, yet at the same time the New York Life was being struck at because of the very pronounced position of its officers during the McKinley campaign, and that I should have to think it over before giving him an answer as to whether or not I would let him come in and examine the the books of the company.

"He went away, and afterward I made up my mind that he would make the examination if he wanted to, and so a man in the employ of the company went to see the repre-

tion if he wanted to, and so a man in the employ of the company went to see the representative of the Texas Governor and told him he was perfectly willing to have him come in and ask those questions. He said he preferred to make a report, and so he came back to the company in connection with it. It was at the close of the year, and I never talked with him on the subject again."

again."

Q. Did you give any instructions as to the furnishing of information from your books with reference to such contribution?

A. I told the comptroller of the company to give the representative of the Governor all the information he wanted from our books.

Q. Did you know that the books of the New York Life would not show that such a contribution had not been made? A. No, I did not.

Q. You stated the other day that you had

Q. You stated the other day that you had been unable to find any reference to that contribution. Have you since been able o find it? A. That is true to-day.

HOW THE TEXAS AFFIDAVIT WAS MADE. Q. What information or belief had your officers on the subject when they said that to the best of their knowledge and belief the contribution had not been made? A. I don't think that they had any idea of the subject at all.

the fact that the New York Life owns an apartment house at 49 West Seventy-second street, four of the six apartments in which are occupied by relatives of President MoCall. The company's income from this apartment represents 2.35 per cent, on the investment.

Mr. McCall was on the stand the greater part of the day, being the first witness called. James McKeen, the associate counsel, took up with him at first insurance matters proper, such as the deferred dividend system and the methods employed by the companies in accumulating their enormous reserve funds.

Deference Developed Policies preference.

Mr. McKeen elicited the fact that the New affidavit. Nothing was said to me en the

My Motall admitted that are had a proposed entire are persected to the comparation to the comparation that had been taken and he had profiled to the committee a few days and Mr Hinghor and that whather Mr Metall was an any way inter to the exponentment of the posteriorities in the affiliation of the posteriorities in the affiliation of the something of the first posterior which the officery of the New York Life gave on the entire

ctinement's inciting an errace of Mr Motali applied. He whole proposition for example, he asked what we had for implies, and whether wine the whole attitude of his innerity was one of attack on the New York tafe.

on the New York tate.

G You were entirfied to bet him on with gut the information if he didn't flied it out from roup books. A Well, I was eatlefied to have him to better him to be one for a stort to have him to be one for me regarding it and asked which for each to me regarding it and asked which for each to me regarding it and asked which for out of an easy the attention is should cortainly have took him the truth of far as my knowledge went.

Governor Culberson was used by him to the detriment of the New York lafe. "You don't mean to imply asked Mr. Hughes, that the State of Texas wasn't Hughes, 'that the State of Texas was entitled through the officers of your company to information as to whether or no you contributed to that campaign fund?

Yes, 'replied Mr. McCail, 'I did believ the same arrivaled. I thought they have a priority to the same arrivaled. that very seriously. I thought they had no authority whatever to ask that question." Q. Was it for that reason you were willing hat he should get what information he could conthe books, so that if he didn't find it out here he could get without knowledge of the tota. A. No, not necessarily. But you may e assured that I didn't have a very friendly feeling toward him

Mr. Hughes questioned the witness in regard to the failure to find any record of the 1900 contribution on the New York

"Well, I can only fancy one way," said Mr. McCall, "in which the contribution would not appear, and that is, that if in some transaction there might have been profits coming to the New York Life and they were

seened." "You mean." said Mr. Hughes, "that the full amount was not disclosed on the books?"
"Yes, sir," replied Mr. McCall.
Mr. Hughes wanted to know whether

such a transaction had occurred in the New York Life very many times. Mr. McCall replied that he wasn't sure that it occurred this time. Q. If it occurred once it might occur twice?
A. No. 1 don't say it has occurred. My
answer is that I assume that is the only way
a payment could have been made.

THE LEGISLATIVE BUREAU'S WORK Mr. Hughes turned to the subject of leg islation and asked the witness to explain what the New York Life had done to meet

he attacks in the Legislatures.

The New York Life, Mr. McCall said, had no organized way of supervising this matter until 1895, when Judge Hamilton took hold of the New York Life's legislative bureau. There have, Mr. McCall said, been over 700 laws relating to life insurance in-troduced in the various States in the last five years. In 1893 and 1894 the New York Life's affairs in this respect became so com-plicated, Mr. McCall said, that the establishment of the department with Judge Hamil-ton at the head was absolutely necessary. Mr. McCall said that Mr. Hamilton gathered all the bills introduced in the legislative bodies in this country and Canada and superintended the entire matter in reference President McCall submitted statement to the committee showing the amounts which the New York Life had paid for legal expenses since 1900 and also the portion of these amounts which had gone

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to modify or correct in any way the statement which he made several days ago that for the moneys paid to Hamilton he had no vouchers except receipts.

The witness testified that the New York Life had paid on account of legislative matters money to William A. Moss of Massachusetts. The payments made to him, the witness said, were included in the grand total of law expenses. Mr. Moss represented the New York Life in Massachusetts for about three years.

Q. Has the New York Life or any agency

Q. Has the New York Life or any agency of the New York Life by the use of any funds of the society either in that agency or other-wise contributed at any time to the expenses of Mr. Moss's campaign for the Senate in Massachusetts? A.1 never heard of such

Agassachusetts; 2.1 lever heard of such a thing.

Q. You are aware, of course, he had a very vigorous contest for election? A. I really don't know anything about it.

Q. You don't know anything about it?

A. No siron't Q. Do you always, in dealing with men in tates where your desire is to prevent legisation, deal with attorneys and counselors?

A. As far as the company itself is concerned, hey do. Whether Mr. Hamilton did or not

iey do. Whether Mr. Hamilton did or not don't know.
Q. Was Mr. Hamilton expected to deal ith the man who could produce results?
I think he was, Mr. Hughes.
Q. Whether he was an attorney or whether e was any other man? A. The best fellow e could find.

KNOWS OF NO DIVISION OF TERRITORY. Mr. McCall denied emphatically that he was cognizant of any division of territory was cognizant of any division of territory relative to legislation among the repre-sentatives of the New York Life, the Mutual and the Equitable. He did not doubt, he said, that Mr. Hamilton consulted with the Equitable, the Mutual and other companies

Equitable, the Mutual and other companies regarding legislation, but, personally, Mr. McCall knew nothing about it.

Mr. McCall testified that the New York had employed Thummel, the Mutual's legislative agent, to represent it in the matter of a tax bill in Iowa two or three years ago because he was "absolutely the best man to handle the situation." Mr. McCall man to handle the situation." Mr. McCall said that he thought Thummel represented other companies in the Iowa case. He was successful. Thummel also was engaged by the New York Life to look after proposed legislation providing for Federal control in Washington because he "seemed to be better acquainted with the people at Washington than anybody else, Judge Hamilton included."

Thummel, the witness testified, got \$1,600 for his services at Washington, although he failed to accomplish anything. Mr. McCall said that he had never heard of any contributions having been made by the in-surance companies to Congressional cam-paign committees.

STRONG ENOUGH TO CONTROL ELECTIONS. Q. You are conversant enough with the situation in various States to know that men in a position to deal with such matters frequently represent a great many interests, not simply insurance, but other interests as well? A. I presume that is so. Q. And they are in a position by reason of their knowledge in such matters and the pressure they can bring to bear upon men really to prevent the reelection of a man who opposes their wishes? A. I think that is so. Q. You are conversant enough with the situation in various States to know that

who opposes their wisnes? A. I think that is so.

Q. And so the right man is retained in the particular place who is in such relation to such matters and has an acquaintance perhaps which will enable him to prevent legislation which you deem inimical to your company? A. I believe he could.

Q. And the man that balked him or went against his wishes would probably go out of politics? A. I would not like to go as far as that.

Q. That is a matter generally known to

far as that.

Q. That is a matter generally known to most of us, is it not? A. His position might be strained. be strained.

Q. Frequently the fact is that it is only necessary to retain the right man without spending money otherwise? A. I think that is the sole object, to get the right man.

Mr. McCall said that money had been paid by the New York Life to William H. Buckley. He got \$7,500 a year for two years and \$2,600 another year, the last payment having been made in the present year. Mr. Buckley was formerly conmeeted with the New York State Inscription Insurance Insurational, and according to Mr. Met all, another all the insuration efficients of the State. The witness and that he culled sport Mr. Brokley to get wherever the inference of the company democrate of the company democrate Mr.

I so technic thouse now which might to an injury to the ocupany, but I will it them. He is also expected to report any she of the more commuted with our

The approved deviced that the New York for hard over poor face modes for A. C. Field, where each to have been one of the Murray's bot legislative consequentiatives. Mr. Wet all outsitions new Mr. Field in Albany. BURGUERS THE RESIDENCE OF CREEKE

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a statement to the committee.

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had any conversation with Judge Hamiln or anytonly else in which it had been
to anytonly else in which it had been

ne had any convergation with a line free or anytholy else in which it had been optimated what was to be done by Judge Hamilton with the money that had been placed in his hands for the purpose of preventing indesirable legislation. Mr. Mr. fall replies that he had no general knowledge or intimation that any of this money and ever been used in bribery or in buying

I mean, he added, to be emphatic about that The matter never was discussed in my hearing."

Mr McCall admitted that he had from time to time given Hamilton orders directing branch offices of the New York IAfe in various States to pay him money. He never supplied the branch office with any information as to what the money was to be used for and merely gave his receipt as a voucher.

Of it finder Hamilton had wanted to use

Q If Judge Hamilton had wanted to use ny of these moneys for aiding in the elec-tion of a particular legislator or defeating the election of an obnoxious person he could aved one it without the matter being brought o your attention? A. He could have, Yes. THE METROPOLITAN LOAN.

Mr. McCall testified that he made the 13 Mr. McCall testified that he made the 1½ per cent. loan of \$50,000 from the Metropolitan Lafe Insurance Company about two and a haif years ago. He negotiated the loan through President John R. Hegeman, On March 16, 1904, an additional \$25,000 was loaned to Mr. McCall by the Metropolitan at the same interest rate and the entire \$75,000 was carried until July 1, 1905, when the rate of interest was raised to 2½ per cent.

9. Will you kindly explain Mr. McCall, ow you could justify taking a loan from the letropolitan Life at that rate of interest? Well, I might have taken it at a lower ate if they had given it.

9. You, as a director of the Metropolitan lie were interested in seeing that its incestments were properly made? A. Well, wasn't for me to decide on the rate of increst.

erest.

Q. But your duty as a director was still quite obvious, wasn't it? A. Well, I don't hink my duty as director called on me to say a higher rate of interest than the compay a higher rate of interest than the com-pany was willing to charge me.

Q. Are we to understand frankly that you didn't allow your relation to the company as a director in any way to come into your mind when you were dealing in this matter for your personal interest? A. No.

SALARIES OF M'CALL RELATIVES. Mr. Hughes asked Mr. McCall how much Mr. Hughes asked Mr. McCall how much Albert McClave, Mr. McCall's son-in-law, who is employed by the New York Life as a regular inspector of contracts, receives. Mr. McCall said that Mr. McClave got a salary of \$10,000 a year and got \$5,000 as an additional compensation. John A. Horan, Mrs. McCall's brother, draws \$7,500 a year as auditor in the Paris office of the New York Life.

Mr. Hughes asked Mr. McCall whether

Hughes asked Mr. McCall whether Mr. Hughes asked Mr. McCall whether it was true that he had said in April, 1901, that George W. Perkins would have to sever his connection with the New York Life when he entered the firm of J. P. Morgan & Co. because the New York Life did not believe it right that an officer of a con-cern making such enormous investments cern making such enormous investments as the New York Life should be connected with any banking firm handling securities. Mr. McCall admitted that he may have said something to that effect, but he had said something to that effect, but he had changed his opinion entirely.

"I am," said President McCall, "a very thorough believer now in Mr. Perkins being connected with the New York Life and Mr. Morgan's firm."

Q. When did you come to that conclusion?
Probably about a year after he went with A. Probably about a year after he went with the firm.

O. You thought it worked well?

A. I think it did.

AS TO A LIMIT ON BUSINESS Mr. Hughes called to Mr. McCall's attention that the business on the New York Life's books at the end of the last year amounted to \$1,998,000,000 and that the New York Life was increasing its business at the rate

of \$340,000,000 a year. "Now in your judgment as an insurance man," said Mr. Hughes, "should that go on indefinitely? Is there no time when an insurance company can say it is better, all things considered, to call a halt?"

"Well," said Mr. McCall, "I think there

"Well," said Mr. McCall, "I think there is a limit to capacity."

Q. Have you thought about it far enough to reach any conclusion as to what that limit should be? A. I think it is a very serious question, and I think this committee should do a very good work in that line.

M'CALL FAMILY APARTMENTS.

It was from Edwin Delvin, head of the New York Life's real estate department, that Mr. Hughes got the facts in regard to the rental of the apartment house at 49 West Seventy-second street. This house was acquired by the New York Life in 1902, on a mortgage foreclosure for \$175,000. Repairs were made which brought the total cost up to \$203,000. In 1904, the net income from the building was \$4.987,19, the disbursements for the year amounting to \$6,247.64. The profit was 2.3½ per cent on the investment. Four of the six apartments were occupied by John C. McCall, the son of the New York Life's president Albert McClave, his son-in-law, and Leonard H. McCall and Ballard McCall, distant relatives. Fach paid \$1,500 a year. John C. McCall, who is secretary of the New York Life, moved out of the apartment recently Mr. Hughes asked Bufus W. Weeks, the New York Life's actuary, whether it was true that there were conferences between the actuaries of the three big companies in regard to the amount of dividends which should be distributed on tontine policies in any single year. Mr. Weeks said that there was no understanding so far as he knew. M'CALL FAMILY APARTMENTS. HAMILTON'S CHECKS MISSING.

Neil F. Townley, who is a partner in Judge

POSTUM CEREAL.

NOTICED IT. A Young Lady from New Jersey Put Her Wits to Work.

"Coffee gave me terrible spells of indigestion, which, coming on every week or so, made my life wretched until some one told me that the coffee I drank was to blame. That seemed nonsense, but I noticed these attacks used to come on shortly after eating and were accompanied by such excruciating pains in the pit of the stomach that I could only find relief by loosening my clothing and

If circumstances made it impossible for me to lie down I spent hours in great "I refused to really believe it was the

coffee until finally I thought a trial would, at least, do no harm; so I quit coffee in 1901 and began on Postum. My troubles left entirely and convinced me of the cause.
"Postum brought no discomfort, nor

did indigestion follow its use. I have had no return of the trouble since I began to drink Postum. It has built me up, restored my health and given me a new interest in life. It certainly is a joy to be well again." Name given by Postum Co., Battle Creek, Mich.
Read the little book, "The Road to

Amires Hamilton's law office in Albany. Andrew Hamilton's law office in Albany, was a witness at yester-day's locating. He admitted that he had received fright Hermitton's careedised shortle from the Albany Front Corngeny carly in September He had be exist, put these cheeks in a drawin for five fireface done at the office slong with his check long, but when he went to test for the fireface the proveding time for them after he would be existed to testify testifiers the proveding cornection to testify testifiers the proveding cornection in the couldn't first a trace of them the couldn't meeting at the world have taken the pagers out of the forest two testifiers and the pagers out of the forest two testifiers.

Provident Motall of the New York Lefe operation with Made towners to the decion by the Made towners to the decion by the Made towners to engineent providing the New York Lefe opt of that Made until rooth Provident Metall and View Providing Providing Principal From the company Mr Metall said that he would not posign and that he metall the New and commissioner a action to the end

The investigating committee decided vectorize by each the decided vectorize for jeave the decided for to appear before the committee as a witness entirely to the committee a jaweers, but the optical is expressed that Mr. Hydra offer will be repeated.

COMMITTED AS A BEGGAR Simon's Friends Sey Ho's Industrians and

Alter Simon, who for over fourteen years has lived with his family in two small rooms on the top floor at 152 Ridge atreet, is on Blackwell's Island, with a sentence of six months written opposite his name on the workhouse broke and he doesn't know exactly why. He was before Magistrate Cornell in the Reset Market police court last Friday, charged with being a beggar. He pleaded not guilty, but he couldn't make clear to the Court why he was at Broome and Orchard streets speaking to strangers. Simon's wife, Becky, and her six small children sat around the one table in the

flat last night and wept "Why they should send my man away gentleman?" said Mrs. Simon between her sobs. "Ain't he been working hard for me and the children all these years, and he never begged a cent in his life."

Simon is a tailor and for eight years has worked for Isaac Cohen at 110 Ridge street. Each morning at 7 o'clock, according to Cohen. Simon reached the shop and took his seat at his machine. He worked hard until 7 at night. There was seldom more than \$9 in his pay envelope, but Simon was frugal, and all his wages went to the sup-

port of his family.

All Ridge street is wondering that Simon is on the Island, and members of his lodge Are working hard to get him freed. Simon is a member of Solomon Kohn Lodge 52, of the I.O.B. A., and Edward Kohn sent a man the I.O.B. A., and Edward Ronn sent a man to the Island yesterday to cheer him up while he himself did what he could around the Essex Market court. Kohn couldn't do much yesterday, because Magistrate Cornell, who committed Simon, is not sitting at present, and is at Bayside, L. I. "I hope to get him out to-morrow or Friday," said Edward Kohn last night. "I wither think Simon is a victim of circum-

riday, said Edward Roin last hight, rather think Simon is a victim of circumstances. You see, Friday was our New Year's Day, and Simon wasn't working. He doesn't drink, but he may have got with friends and afterward tried to get home. When he approached some one to ask the way to Ridge street the policeman arrested him. That's about the only explanation I him. That's about the only explanation can get for the arrest."

ESCAPING CONVICT BLUFFED. He Thought a Gay Pipe Was a Gun and Gave muself Up.

Walter Waldeck, a convict serving a nine months term in the Hudson county penitentiary for robbing a man in Hoboken, made a break for liberty on Tuesday afternoon. He dropped from the ranks of a gang of prisoners marching along the penitentiary road and slipped into the tall marsh grass. Two minutes later Assistant County Superintendent Charles E. Lillis, while driving in a wagon loaded with plumbers' supplies, saw the convict swimming across a narrow stream a short distance from the road. Lillis seized a piece of gas pipe and dashed through a thick growth of cattails. He pointed the gas pipe at Waldeck as he was climbing up the opposite bank and yelled that if he didn't surrender immediately he would get hurt.

Waldeck shook himself like a big dog and

Waldeck shook himself like a b called out: "Don't shoot, and I'll come back."

Get a move on, then," shouted Lillis, getting a firmer clutch on the pipe.

Waldeck recrossed the river and gave himself up without a word, but he said things when he learned that Lillis wasn't armed. He was taken back to the peni-

GOVERNMENT DAM BLOWN UP. Protests of Louisiana Farmers and Stock

Raisers Followed by Dynamite. NEW ORLEANS, Oct. 4.- The dam at Grand Chenier, closing the Mermenteau River in Cameron Parish, Louisiana, was blown up last night with dynamite, ex-ploded by electricity. The outrage was undoubtedly perpetrated by farmers and stock raisers of the neighborhood who complained that the dam flooded their lands. Ever since its construction, about year ago, it has aroused bitterness in the neighborhood.

neighborhood.

The dam was constructed under an act of Congress, the Mermenteau being a navigable stream, for the purpose of furnishing the rice growers of the neighborhood with a supply of water for their crop. As the result of a prolonged drought, the Mermenteau changed from a fresh water to a salt water stream. The pumping of this salt water on the rice destroyed the crop of that year. Congress and the Louisiana Legislature then authorized the construction of the dam to keep salt water out of the river. There was objection from those residents who are not rice growers and the question was carried in to court. Last night dynamite was used to settle it.

JEALOUS HUSBAND'S KNIFE. Detective Who Had Arrested His Wife Barely Escaped It.

Detective Herzing of the East Twenty second street station arrested Mrs. Annie Roland of 339 East Twenty-fifth street early yesterday morning. He said that she spoke to him in the street. Herzing had started with his prisoner for the station house, when Detective Schmacke, his partner, who was a short distance behind him, yelled: "Look out for that knife!"

Herzing turned in time to grab an arm at the end of which was a knife descending

toward his back.

"Be careful what you do, man. I'm a policeman," said Herzing to his assailant.

"My God, I didn't know that!" exclaimed

Herzing then learned that the man was Herzing then learned that the man was Bruno Roland, the woman's husband. Roland said that his wife had left home a few minutes before after quarreling with him. When he saw her walking with another man he became insanely jealous, he said. Roland was then put under arrest. He had a longbladed knife. In Yorkville court yesterday morning Mrs. Roland said she didn't know what she was doing when she spoke to the detective. Both prisoners were discharged prisoners were discharged

WOOD PAVING BIDS THROWN OUT. Ahearn Thinks the Bidders Got Together to Raise the Price. Borough President Ahearn has thrown

out as unfair to the city the bids submitted for the paving of lower Broadway with wood blocks. He is of the opinion that the bids showed signs of collusion. There were four bidders and there was a difference of only a few cents in the prices they quoted.

About a month ago Mr. Ahearn let a contract for wood paving at \$2.41 a square yard.

The average of the bids for lower Broadway was about \$2.90. Mr. Ahearn will readvertise for bids.



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Karabagh. Soumak, Shirvan, Sultanabad, Sparta, Oushak, Kirman. Antique Chiorde, Antique Koula, Antique Persian of various weaver. Silk Rugs, fine Persian Hall Runners.

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FIRE ENGINE DRIVER HURT. Horses Run Away Down Staten Island Hill

and Smash the Apparatus. The steep hills and winding lanes of Staten Island are so puzzling to the paid firemen who were sent there recently that each day the companies engage in drifts to become accustomed to the difficulties Yesterday afternoon Battalion Chief Guerin had the men of Engine 206 out running the horses with the engine up the hill near the headquarters of the company in Jersey

street, New Brighton. Charles Janon, the driver, took the team up the hill at a gallop, and all went well until he attempted to come down again Opposite the engine house he pulled up and in doing so one of he traces became loose. It flew across the backs of the horses like a lash and the team ran away. Janon jammed on the brakes, as did Lieut. Broderick, who was on the rear of the en

They managed to slow up the horse and Broderick ran around and grabbed the bridles. As he did the wheels caught in a trolley car track and the pole swung around, knocking Broderick off his feet. The brakes became loosened and the horse again dashed down the steep hill. Broderick was struck by the wheels and badly

bruised.
Driver Janon saw that unless he swung
the team into Richmond Terrace, at the
foot of the hill, horses, engine and all would
fetch up in the Kill Van Kull, so he tried to
make the turn. The engine skidded around and slammed into the front of Isaac Cohen' dry goods store. Driver Janon was thrown from his seat and landed in a heap on the sidewalk. His left leg was fractured and sidewalk. His left leg was fractured and he sustained severe bruises about the body. He was carried to the engine house and treated there by an ambulance surgeon. The engine was almost totally wrecked, as was the front of Mr. Cohen's store. A relief engine was sent from this city to review the damaged one. place the damaged one.

HELD COURT BY WOMAN'S BED. Husband Falled to Pay Sick Wife #3 a Week-Sent to the Island.

Magistrate Pool, when he left the Tombs police court at the noon recess yesterday, went to 1007 Sixth avenue, where he held court at the bedside of Mrs. Adelaide court at the bedside of Mrs. Adelaide Lepard, an invalid, who charged her husband with failing to pay her the \$3 a week he had been ordered to pay. Edward Lepard, the husband, runs a small cigar stand in Sixth avenue and was arrested by Magistrate Pool's probation officer a year and a half ago. Recently Mrs. Lepard complained that she had not been receiving the money allotted her, and Lepard was again arrested. again arrested. At the wife's bedside Lepard said he would

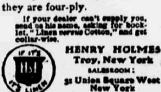
pay.
"I'll hold you in \$200, in default of which you will go to the Island," said the Magisepard could not get the bail and was

3 COLLARS ARE LINEN

Collar Chat No. 20 In the "olden days," men wore

linen collars. To-day they think they do. But they don't: because cotton has been substituted for

But there's an exception. "H. & I." Collars are linenstamped linen. 2 for 25c—the same price you pay for cotton. Keep their shape: because





FRYER GETS AWAY AFTER ALL. District Attorney Defers to Judge Cow-

ing's Opinion of the Case. Charles H. Fryer, the advertising age ! who was reindicted for forgery after Judge Cowing had released him on a suspended entence, was released on his own recognizance yesterday by Judge Newburger in General Sessions. District Attorney Jerome made the motion for his release. Mr. Jerome said that he had conferred with Judge Cowing and that, although differing with him, he was ready to acknowledge his judgment on account of his long experience on the bench. Fryer stole \$2,500, but has promised to make restitution.



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